

Information to identify the case:

Debtor 1	Jerome Forrest Farrar	Social Security number or ITIN	xxx-xx-8167
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Bridget Michelle Farrar	Social Security number or ITIN	xxx-xx-6455
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Virginia			
Case number: 12-35759-KLP			

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerome Forrest Farrar

Bridget Michelle Farrar

November 13, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jerome Forrest Farrar
 Bridget Michelle Farrar
 Debtors

Case No. 12-35759-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: 3180W

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 Total Noticed: 43

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db/jdb +Jerome Forrest Farrar, Bridget Michelle Farrar, 2164 Cedar Grove Road,
 South Hill, VA 23970-5618
 11413100 +ARA, PO Box 5002, Villa Park, IL 60181-5002
 11450536 +Aarons, 201 Eastwood drive, Danville, VA 24540-4957
 11480699 +Asset Recovery Associates, PO Box 5002, Villa Park, IL 60181-5002
 11413102 CMH Orthopedic Service, 420 Bracey lane, South Hill, VA 23970-1631
 11413103 +Coastal Federal C U, PO Box 58429, Raleigh, NC 27658-8429
 11435285 +Coastal Federal Credit Union, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 11413104 +Community Memorial Healthcare, PO Box 90, South Hill, VA 23970-0090
 11413105 +County of Mecklenburg, PO Box 250, Boynton, VA 23917-0250
 11413106 +Crdt Ctrl Co, 11821 Rock Landing, Newport News, VA 23606-4207
 11413107 +Credit Control Corp, 11821 Rock Landing, Newport News, VA 23606-4207
 11413113 +Focused Recovery, PO Box 63355, Charlotte, NC 28263-3355
 11413114 +GC Services, 6330 Gulfton St., Houston, TX 77081-1198
 11413115 +Greenville Emergency Group, PO box 400, San Antonio, TX 78292-0400
 11413119 +K W Morris DDS, PO Box 599, South Hill, VA 23970-0599
 11413122 +Palmaris Imaging of Arizona PL, Dept 2017, PO Box 29661, Phoenix, AZ 85038-9661
 11413123 +Professional Credit Se, 326 S Main St, Emporia, VA 23847-2028
 11413127 +Southern Virginia Regional Med, PO Box 503260, Saint Louis, MO 63150-3260
 11413128 +Southside Electric, PO Box 1489, Winterville, NC 28590-1489
 11500586 +The Debt Law Group, 2312 Boulevard, Colonial Heights, VA 23834-2316

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr E-mail/Text: bankruptcy@schewel.com Nov 14 2017 02:33:06 Schewel Furniture Company,

PO Box 6120, Lynchburg, VA 24505-6120
 11413098 +EDI: AAEO.COM Nov 14 2017 02:19:00 Aarons Sales and Leasing, 601 East Atlantic St,
 South Hill, VA 23970-2709
 11413099 +E-mail/Text: jhill@arcl.biz Nov 14 2017 02:32:24 Account Resolution Corp, PO Box 3860,
 Chesterfield, MO 63006-3860
 11413101 +E-mail/Text: pba_legal@duvasawko.com Nov 14 2017 02:33:00 CMH ER Physicians LLC,
 PO Box 12039, Daytona Beach, FL 32120-2039
 11418811 +E-mail/Text: bankruptcy@capvs.com Nov 14 2017 02:32:39 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 11413108 +E-mail/Text: collect@ccsroanoke.com Nov 14 2017 02:32:59 Creditors Collection S,
 PO Box 21504, Roanoke, VA 24018-0152
 11413109 +EDI: ESSL.COM Nov 14 2017 02:18:00 Dish Network, Dept 0063, Palatine, IL 60055-0001
 11413110 +E-mail/Text: bknotice@erccollections.com Nov 14 2017 02:32:26 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 11413111 +Fax: 864-336-7400 Nov 14 2017 03:50:28 Express Check Advance, 825 West Danville Street,
 South Hill, VA 23970-3003
 11413112 +EDI: AMINFOFP.COM Nov 14 2017 02:18:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 11501971 E-mail/Text: bknotice@crgofusa.com Nov 14 2017 02:32:44
 InSolve Recovery LLC c/o Capital Recovery Grp LLC, Dept 3203, PO BOX 123203,
 DALLAS, TX 75312-3203
 11413116 +EDI: IRS.COM Nov 14 2017 02:19:00 Internal Revenue Services, PO Box 7346,
 Philadelphia, PA 19101-7346
 11590105 EDI: JEFFERSONCAP.COM Nov 14 2017 02:19:00 DENOVUS CORPORATION LTD,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 11413117 EDI: JEFFERSONCAP.COM Nov 14 2017 02:19:00 Jefferson Capital, 16 Mcleland Rd,
 Saint Cloud, MN 56303-0000
 11495706 EDI: JEFFERSONCAP.COM Nov 14 2017 02:19:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 11413118 EDI: JEFFERSONCAP.COM Nov 14 2017 02:19:00 Jefferson Capitol Systems, 16 McLeland Rd,
 Saint Cloud, MN 56303-0000
 11413120 +EDI: MID8.COM Nov 14 2017 02:18:00 MCM, Dept 12421, PO Box 603, Oaks, PA 19456-0603
 11413121 +EDI: MID8.COM Nov 14 2017 02:18:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 11564442 +E-mail/Text: csidl@sbcglobal.net Nov 14 2017 02:32:43 Premier Bankcard/Charter,
 P.O. Box 2208, Vacaville, CA. 95696-8208
 11413124 +EDI: CHASE.COM Nov 14 2017 02:18:00 Providian National Bank, 295 Main St,
 Tilton, NH 03276-5115
 11500509 EDI: NEXTEL.COM Nov 14 2017 02:18:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
 PO Box 7949, Overland Park KS 66207-0949
 11413126 +E-mail/Text: bankruptcy@schewel.com Nov 14 2017 02:33:06 Schewel Furn, 219 W Danville St,
 South Hill, VA 23970-2591
 11450303 E-mail/Text: bankruptcy@schewel.com Nov 14 2017 02:33:06 Schewel Furniture Company, Inc.,
 Attn: Rachel Cremeans, PO Box 6120, Lynchburg, VA 24505-6120

TOTAL: 23

District/off: 0422-7

User: baumgartn
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Nov 13, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11598888* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)

11413125 ##+RJM Acquisitions LLC, 575 Underhill Blvd Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 13, 2017 at the address(es) listed below:

Brian K. Stevens on behalf of Debtor Jerome Forrest Farrar bkstevens1534@gmail.com,
southsidedebtlawgroup@gmail.com;sherricwilmoth@gmail.com;debtlaw1@gmail.com;dlghearings@gmail.com
;thedeptlawgroupmail@gmail.com

Brian K. Stevens on behalf of Joint Debtor Bridget Michelle Farrar bkstevens1534@gmail.com,
southsidedebtlawgroup@gmail.com;sherricwilmoth@gmail.com;debtlaw1@gmail.com;dlghearings@gmail.com
;thedeptlawgroupmail@gmail.com

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om

Richard James Oulton on behalf of Debtor Jerome Forrest Farrar southsidedebtlawgroup@gmail.com,
thedeptlawgroupmail@gmail.com;DLGHearings@gmail.com;debtlaw1@gmail.com;bkstevens1534@gmail.com;sh
erricwilmoth@gmail.com

Richard James Oulton on behalf of Joint Debtor Bridget Michelle Farrar
southsidedebtlawgroup@gmail.com,
thedeptlawgroupmail@gmail.com;DLGHearings@gmail.com;debtlaw1@gmail.com;bkstevens1534@gmail.com;sh
erricwilmoth@gmail.com

TOTAL: 5